

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: Feb, 2020


**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	(CONT)		
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

10-1-2020

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

Debtor

Reporting Period: FEB, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	2,117	2,117
RECEIPTS		
Wages (Net)	5,421	5,421
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	12,597	12,597
Total Receipts	18,018	18,018
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	10,000	10,000
Rental Payment(s)		
Other Secured Note Payments		
Utilities	728	728
Insurance	157	157
Auto Expense	239	239
Lease Payments	1,600	1,600
IRA Contributions		
Repairs and Maintenance	2,300	2,300
Medical Expenses	139	139
Household Expenses	2,828	2,828
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	287	287
Other (attach schedule)	741	741
Total Ordinary Disbursements	19,013	19,013
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)	(995)	(995)
Cash - End of Month (Must equal reconciled bank statement)	1,122.00	1,122.00

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<u>Other Income</u>		
<u>Other Taxes</u>		
<u>Other Ordinary Disbursements</u>		
<u>Other Reorganization Expenses</u>		

Debtor

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		



L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXXX~~ 9586
STATEMENT DATE: 01/22/20 THRU 02/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	1,529.21	18,386.94	17,069.49	211.76	1,634.83	0.05%	0.07
EVERYTHING SV	585.87	500.00	500.29	586.16	424.57	0.81%	0.29

SEQUENTIAL CHECK LISTING

(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2445	115.12	2446	175.00	2494 *	88.32		

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
01/22	DIR VIVINT J203754038	74.19	01/30	POS VENMO	10.00
01/24	POS 5-057-PITTSBURGH	2.50	MC 8558124430 NY		
MC MIDDLETOWN PA			01/31	DIR CAPGEMINI 1222575929	2,679.67+
01/24	POS APPLE.COM/BILL	45.97	REG.SALARY		
MC 866-712-7753 CA			01/31	POS APPLE.COM/BILL	32.06
01/24	POS 5-067-IRWIN	7.80	MC 866-712-7753 CA		
MC MIDDLETOWN PA			01/31	POS CRICKETDEBTCONS	24.00
01/24	CHK 2494 SEQ# 18012538	88.32	MC 8667190400 OR		
01/25	POS CENCIS PIZZERIA	58.32	01/31	FEE POS OVERDRAFT FEE	36.00
MC WEXFORD PA			01/31	POS VENMO	1,600.00
01/25	DEF CASH - WASHINGTON OFFICE	1,400.00+	MC 8558124430 NY		
01/25	POS MARKET DI 155 To	165.53	01/31	FEE POS OVERDRAFT FEE	36.00
PIN Wexford PA			02/03	POS KFC J625172	7.48
01/25	POS MARKET DI 155 To	35.87	MC PITTSBURGH PA		
PIN Wexford PA			02/03	POS VENMO	80.00
01/26	POS VISITORS GARAGE	6.00	MC 8558124430 NY		
MC PITTSBURGH PA			02/03	POS UPMCSHADYSIDE GI	3.51
01/27	POS IPHONE CITIZENSO	64.50	MC PITTSBURGH PA		
MC BRIDGEPORT CT			02/03	POS CARIBBEAN VYBZ	53.00
01/27	POS FUN FORE ALL	16.49	MC PITTSBURGH PA		
MC CRANBERRY TOW PA			02/03	POS THE UPS STORE #1	5.00
01/27	POS VENMO	200.00	PIN WEXFORD PA		
MC 8558124430 NY			02/03	POS VENMO	200.00
01/27	DIR NEW YORK LIFE 1135582869	151.00	MC 8558124430 NY		
INS. PREM.			02/03	ECK MACYS CITIAUTFDR	100.00
01/27	CHK 2445 SEQ# 18029090	115.12	AUTO PYMT		
01/28	POS ATL 11 ALIVE NE	6.24	02/04	POS UPMC SHADYSIDE C	0.90
MC ATLANTA GA			MC PITTSBURGH PA		
01/28	POS VENMO	300.00	02/04	POS APPLE.COM/BILL	9.99
MC 8558124430 NY			MC 866-712-7753 CA		
01/28	CHK 2446 SEQ# 18002428	175.00	02/04	POS VENMO	41.00
01/29	POS APPLE.COM/US	266.43	MC 8558124430 NY		
MC 8006927753 CA			02/06	POS FOXS PIZZA DEN L	16.00
			MC 724-6202803 PA		



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/07	ADJ Cash App*Cash Ou PIN San Francisco CA	49.25+	02/14	POS MT. ARARAT MC PITTSBURGH PA	9.99
02/08	POS MCDONALD'S F714 PIN WEXFORD PA	13.52	02/15	ONL TRANSFER DOLLAR BANK INTERNET TO 41674599586	500.00
02/10	POS PPAP THIRD AVE 2 MC PITTSBURGH PA	18.00	02/17	POS VENMO MC 8558124430 NY	120.00
02/10	POS SKYLINE NAILS MC WEXFORD PA	50.00	02/17	POS SQ *TIFFANY MC 877-417-4551 PA	115.00
02/10	ECK ARMSTRONG UTIL 1222528268 8772775711	149.50	02/17	POS APPLE.COM/BILL MC 866-712-7753 CA	12.81
02/10	ECK WESTVIEW WATER 1256000510 WEB PAY	126.31	02/18	POS HUDSONNEWS ST118 PIN DES PLAINES IL	14.87
02/11	POS 2075-CLT CNBC NE MC CHARLOTTE NC	4.80	02/19	DIR NEW YORK LIFE 9617785808 CASH LOAN	10,200.00+
02/14	DIR CAPGEMINI 1222575929 REG.SALARY	2,740.50+	02/19	POS APPLE.COM/BILL MC 866-712-7753 CA	10.69
02/14	POS EINSTEIN BROS BA MC PITTSBURGH PA	19.97	02/19	POS VENMO MC 8558124430 NY	2,000.00
02/14	POS VISITORS GARAGE MC PITTSBURGH PA	7.00	02/19	POS VENMO MC 8558124430 NY	150.00
02/14	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	350.00	02/19	POS APPLE.COM/BILL MC 866-712-7753 CA	10.69
02/14	POS GET GO #3 20110 PIN Cranberry Tow PA	41.85	02/19	DIR AMEX EPAYMENT 0005000099 ACH PMT	10,000.00
02/14	POS VENMO MC 8558124430 NY	200.00	02/21	POS DUNKIN #343581 Q MC WEXFORD PA	2.54
02/14	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99	02/21	DIR VIVINT J203754038 VIVINT	74.19
02/14	POS VENMO MC 8558124430 NY	350.00	02/21	INT INTEREST CREDIT	0.07+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/05	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	500.00	02/21	INT INTEREST CREDIT	0.29+
02/15	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	500.00+			

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.20+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.46+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	72.00	72.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



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ACCOUNT BALANCES MAINTAINED DURING JANUARY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$1,139.93	\$2,755.16	\$85.70	\$359.94	\$3,115.10

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JANUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN JANUARY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	15	.00		
-MASTERCARD PURCHASES (MC)	40	.00		
THE TOTAL CHARGE:	55	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JANUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER.
VISIT DOLLAR.BANK/400.